

## California and Western Medicine

Owned and Published by the  
**CALIFORNIA MEDICAL ASSOCIATION**  
*Official Organ of the California, Utah and Nevada Medical Associations*  
 FOUR FIFTY SUTTER, ROOM 2004, SAN FRANCISCO  
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Subscription prices, \$5.00 (\$6.00 for foreign countries); single copies, 50 cents.

Volumes begin with the first of January and the first of July. Subscriptions may commence at any time.

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## EDITORIALS\*

### HEALTH INSURANCE SOCIETIES OF CUBA —PSEUDO STATE MEDICINE AND WITH A VENGEANCE

*Present Unhappy Condition of Medical Practice in Cuba.*—During the recent holidays, in a visit to Cuba, the editor of CALIFORNIA AND WESTERN MEDICINE was much impressed by the somewhat unhappy problems which were confronting the medical profession of that island neighbor of the United States. The unfortunate situation which exists in Cuba is not due to poor organization of the medical profession, for in Cuba, with its three million inhabitants, practically every one of the three thousand physicians is a member of the Cuban Medical Federation (Federación Médica de Cuba). Nor are the problems complicated by cultist medicine, for Cuba has no cultist groups. As a matter of fact, the great majority of the physicians are graduates of the Medical School of the University of Havana, which school has given excellent courses of instruction.

Somewhat more than a year ago, by order of the Cuban governmental authorities, the University of Havana was closed, presumably because of the active part which students had been taking in insurrectionist movements. The closing of the

\* Editorials on subjects of scientific and clinical interest, contributed by members of the California Medical Association, are printed in the Medicine Today column, which follows.

University has aroused very little indignation or adverse comment among members of the medical profession because Cuba at this time is supplied with physicians to more than amply answer its needs, especially under conditions now existing. Because of the present status of medical practice in Cuba, members of the profession complain with considerable feeling of the deplorable arrangements which take from them those economic rewards which are so important, if physicians and their families are to live and have the comforts that are necessary accessories for satisfactory and efficient practice of the healing art.

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*Astounding Development of Health Insurance Societies in Cuba.*—From a somewhat hasty survey of the Cuban medical situation, the editor believes that in that island, and in particular, in its metropolis, Havana, there is a more intensive and extensive development of "health insurance societies" than can be found anywhere else in the world. This peculiar situation was called to the attention of the House of Delegates of the American Medical Association by Dr. J. M. Penichet when he attended the A. M. A. annual session of 1927 as representative of the Cuban Federation of Physicians (See *Journal American Medical Association*, June 11, 1927, page 1890). Dr. Penichet stated that: "Six hundred and sixty-six individuals out of a thousand belong to the great Spanish Health Societies. . . . This leaves 334 probable patients to each physician. Supposing 10 per cent of this number have need for medical services each of us has only thirty-four patients to depend upon."

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*Illuminating Paragraphs from Dr. Penichet's Address.*—The following excerpt from his address is in harmony with what the editor learned during his conversations with medical men who are on the staffs of different hospitals, and this both in institutions supported by the government or by the "health societies." Quotation from the Cuban delegate's address follows:

"About fifty years ago the Spaniards, in order to protect their immigrants, established a type of society which in the beginning answered the purposes for which it was created: the medical attention of the laboring class. But right from the start the lay patrons took command of the board of directors and soon afterward they also joined in the privileges of their employees. In a very few years a number of other societies were founded, as many as there are provinces in Spain.

"For the small amount of two dollars a month any member is entitled to the services of a specialist, and in case that his condition should require hospitalization, he will have at his disposal the very best equipped hospitals in the country.

"Besides, he can get a certain form of preliminary instruction and his family may participate in the different courses in music, painting, and sculpture. If he is a sociable man, his club is ready to receive him and there he will find, among the luxuries of these magnificent buildings, every possible sort of entertainment. If he does not care to deal with our national or foreign banks, he has a bank of his own. If he goes to moving pictures or to the theatre, he has every opportunity in the world to please himself.

"This would be an ideal conception for the laboring class; but the rich, the very rich, belong just as well to these societies. The highest representatives of the banking business, commerce, industry, government, and politics are the principal associates of these institutions.

"And it may surprise you to know that all the money to support all this comes out of their hospitals. Cuban physicians work day and night; they very seldom take a vacation—perhaps just a few of the lucky ones may do so—and the salaries they get are something ridiculous. That is why we have founded the Cuban Federation of Physicians, to fight against these powerful trusts and free the medical profession. We have had already two strikes which we have lost, but we keep on fighting for the justice of our cause."

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*The "Centro Asturiano," the oldest of the Cuban Health Clubs.*—There are about a score of these health societies, one of the strongest being that known as the "Centro Asturiano de la Habana." It was founded on May 2, 1886, and carries more than 60,000 members on its rolls. Its hospital department is constructed on the pavilion system with buildings for the different specialties, laboratories and for administration, and all housed in a beautiful and expansive park.

So also as regards the next oldest and largest of these societies, and in lesser degree the others. The youngest of the organizations was also visited and although only about two years old, it has some 20,000 members, and in addition to its central city office, has its hospital department in an old Havana mansion in one of the suburbs, with very good working facilities.

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*The Club House or Palace of Asturias.*—The oldest of the hospital associations—Centro Asturiano—has also erected the "Palace of Asturias" opposite the central park of Havana. This structure, built at an estimated cost of \$5,000,000, is as handsome as many European palaces. So ornate is this building that its photograph is seen wherever postcards are displayed. The following legend is printed on the postcards:

"This beautiful palace, of white stone, rich marbles, and irons, has recently been erected by the efforts of 61,000 associates, who, for the small payment of \$2 monthly, enjoy the splendid sanatorium, clubhouse, school, library, gymnasium, ballrooms, amusements, etc. The furniture in the Spanish renaissance style, like the facade, is splendid. The canteen is wonderful and the dance hall immense. The entire building is artistically ornamented."

In the Miscellany department of this number are reproduced some halftones of this building. These illustrations should provoke suggestive thought to American physicians who have an interest on trends in social or health insurance medicine. (For illustrations and also for the code of ethics of the Cuban Federation see this issue of CALIFORNIA AND WESTERN MEDICINE, pages 139 and 141.

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*Medical Profession is Fighting the Evil.*—During the time the editor of CALIFORNIA AND WESTERN MEDICINE was in Havana, the Cuban Medical Federation (Federación Médica de Cuba)

was in session, holding on December 27 a "national assembly" in which the deplorable state of medical practice, largely caused by these "health societies," was made the subject of earnest discussion. The newspapers *El Pais* and *El Mundo* for several days gave first-page display articles to the transactions of the assembly. In essence, the delegates to the assembly were striving to secure for services rendered in the homes of members of the societies a tariff in harmony with industrial fee table rates, based somewhat on the income of the families. As regards hospital work, a separate salary tariff based on nature and degree of service was proposed. It was also resolved that free medical consultations should not be allowed except for declared indigents.

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*Why Should All This Be of Interest to California Physicians?*—Some readers of CALIFORNIA AND WESTERN MEDICINE may be asking themselves why this portrayal of medical conditions in far away Cuba is being given space in these columns. To this query the editor can only state that, having in previous years observed the workings of governmental state medicine in Europe, such as the Krankenkassen of Germany and the dole system of England, and knowing how much has been written in the medical press about those systems, he was rather surprised that this tremendously well organized pseudo state medicine situation of Cuba should have received so little attention in the United States. Particularly so, since these "health insurance societies" of Cuba are altogether analogous to the organizations which are being promoted at this very time with so much persistence and vigor in different parts of the United States, and especially in our own state of California. These health insurance societies of Cuba, with their lay boards of directors, show conclusively what the medical profession may expect from such organizations at the end of ten, twenty, thirty and fifty years, if permitted to go on to development under what is practically lay administrative guidance.

As a result of what has taken place in Cuba, the members of the medical profession of that country are now fighting for existence. Their official medical publication, *La Tribuna Médica* (Ave de Maceo 15, Habana), in each issue tells of the phases of the battle now being waged. What has happened in Cuba can also take place in America, if members of the medical profession remain asleep or inactive when similar health insurance societies are being organized. Cuba may be said to be an excellent example as showing what may be in store for the medical profession of the United States, if interest and action are not maintained in the problems which are constantly arising as these new health insurance companies and societies are being formed in our own country. Californians need not go beyond the boundaries of their own State to find many examples of the evils which come into being with the formation of such organizations.

*Here Is an Excellent Study Field for the American Medical Association Bureau of Economics.*—Last year the California Medical Association sponsored the resolutions to our national association to have a Bureau of Medical Economics established. That department of the American Medical Association is now functioning. It would seem proper to suggest that the board of trustees of the American Medical Association might well appropriate the funds that would make possible a thorough investigation and report on these Cuban societies, so that constituent state associations such as California, might have such information for use in properly supervising within their own boundaries the development of similar organizations. We happen to know that the archives of the American Medical Association are practically barren of accurate or detailed information concerning these Cuban societies. This should not be. It is hoped that this paucity of facts will be remedied at an early day at our national headquarters in Chicago, and that the information collected will be given publicity in the *Journal of the American Medical Association* or in the *Bulletin of the American Medical Association*. As a concrete example of an unusual complex on some medical economic and practice problems, the Cuban experiences could be made to present an interesting and valuable story to the medical profession of America. Such a recital could be of greatest good and influence if presented through the press facilities of the American Medical Association.

#### CALIFORNIA'S STATE MEDICAL LIBRARY

*State Medical Library Bill Struggle.*—In the November CALIFORNIA AND WESTERN MEDICINE, page 383, mention was made of the difficulties which, through seeming flaws in its title, had been encountered by Assembly Bill 477, providing for a state medical library under the jurisdiction of the University of California.

It was there stated

"it is a pleasure to chronicle in this column that these new and unforeseen difficulties concerning the title have been surmounted, and that *a state medical library will be instituted in California*. This brief comment is here printed so that the members of the California Medical Association who have been watching with interest this new experiment in state library work may know that all is well and that in due time the state medical library will begin its work."

The above somewhat optimistic quotation demonstrates the advantages of a contrary pessimistic outlook, on the general principle that nothing is an accomplished fact until actually accomplished. In other words, it might have been wiser to have stated that the state medical library could not be absolutely assured until the money had been actually transferred from the jurisdiction of the Board of Medical Examiners of the State of California to that of the Regents of the University of California.

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*"Unencumbered" Moneys, the New Difficulty.*—Strange as it may seem, after surmounting the difficulties as regards constitutionality because of

seeming flaws in the title of the bill, a new complication arose. This later difficulty hinged about the use of the term "unencumbered" moneys of the Board of Medical Examiners, words originally inserted into the text of the bill at the suggestion of members of the California department of finance. After the supposed title flaws had been surmounted, the contention was brought forward by some of the financial officers of the State that there were no "unencumbered" moneys in the funds of the Board of Medical Examiners. If such contention was sound, there would have been all legal authority to have instituted a state medical library, but there would not have been one penny with which to carry out the purposes of Assembly Bill 477.

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*Attorney General's Ruling Was Against This Contention.*—To make a long story short, it was necessary to study the entire matter anew. An opinion of the Attorney General of California was sought. Fortunately his ruling was against the interpretation of "unencumbered" moneys as above referred to.

So now, at last, it may safely be asserted that California will have a state medical library, for on date of December 28, 1931, the sum of \$42,175.96 was transferred to the Regents of the University of California for the organization and maintenance of a state medical library.

It is logical to assume that the Regents of the University of California in due time will authorize President Sproul to call the advisory board of the library in session, and that steps will then be taken to bring the institution into existence.

It has been a long struggle. For the services more recently rendered, acknowledgment is again made to the different friends who were mentioned in previous editorials, and notably to Dr. Junius B. Harris and to Hartley Peart, Esq., who have given most efficient aid in securing the happy end result. Once this California State Medical Library begins to operate, we are certain that through its services it will endear itself greatly to the members of the medical profession of California. With so happy a consummation, the struggle for this state medical library may be said to have more than justified itself. With the passing of the years the beneficent nature of this act of the last legislature will become increasingly apparent.

#### AN INTERESTING EXPERIMENT IN MEDICAL EDUCATION AT TULANE UNIVERSITY

*Tulane University Erects a New Type of Medical School Building.*—A month or so ago, the editor was privileged to inspect with Dean Charles C. Bass of the Tulane University School of Medicine a new building which has been erected immediately adjacent to the large Charity Hospital in New Orleans, on a plot of ground purchased by the University. The area comprises a small city block. The present building is the first of several